

Documents prepared by: Sheri Madara
On (Date): May 21, 2012
Parcel ID#: XXXXXXXXXX

After recording return to:
Sovereign Bank, N.A.
Mail Code 10-6438-W07
601 Penn St. Reading, PA 19601

THIS MODIFICATION IS TO BE EXECUTED IN DUPLICATE ORIGINALS.
ONE ORIGINAL IS TO BE AFFIXED TO THE ORIGINAL NOTE AND
ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS WHERE
THE SECURITY INSTRUMENT IS RECORDED.

This Loan Modification Agreement ("Modification") is effective May 1, 2012, between Sandra Moore ("Borrower"), and Sovereign Bank, N.A., ("Lender") and amends and supplements (1) the Note (the "Note") made by the Borrower, dated July 31, 2007, in the original principal sum of U.S. \$82,000.00, and (2) Loan Modification Agreement ("Modification") effective June 1, 2009 in the unpaid principal balance of \$89,158.84, (3) the Mortgage, Deed of Trust or Deed to Secure (the "Security Instrument"), recorded on August 2, 2007 in Document 51746580 in Philadelphia, Pennsylvania. The Security Instrument, which was entered into as security for the performance of the Note, encumbers the real and personal property describe in the Security Instrument (and defined in the Security Instrument as the "Property"), which is located 1538 North 10th Street, #C, Philadelphia, Pennsylvania 19134. That real property is described as:

See description attached hereto and made a part hereof:

The Borrower has requested that the Lender modify the terms of the Note and Security Instrument. The Lender has agreed to do so pursuant to the terms and conditions stated in this Modification. In consideration of the agreements made in this Modification, and other good and valuable consideration and Security Instrument as follows: The Borrower and the Lender agree that the provisions of this Modification supersede and replace any inconsistent provisions set forth in the Note and Security Instrument.

1. The Borrower represents that the Borrower X is, is not, the occupant of the Property.
2. The Borrower acknowledges that interest has accrued but not been paid and the Lender has incurred, paid or otherwise advanced taxes, insurance premiums and other expenses necessary to protect or

enforce its interest in the Note and the Security Instrument, and that such interest, costs and expenses, in the total amount of \$5,210.96 have been added to the indebtedness under the terms of the Note and Security Instrument. As of May 1, 2012 the amount, including such amounts which have been added to the indebtedness (if any), payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$93,187.69.

3. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender, until the unpaid Principal Balance has been paid. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 6.875% (fixed rate), beginning May 1, 2012. The Borrower promises to make monthly payments of principal and interest of U.S. \$570.66, beginning on June 1, 2012, and continuing thereafter on the same day of each succeeding month. If on May 1, 2052 (the "Modified Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification, the Borrower will pay these amounts in full on the modified Maturity Date. The Borrower will make such payments to Sovereign Bank, N.A., PO Box 12649, Reading, PA 19612 or at such other place as the Lender may require.
4. Except to the extent that they are modified by this Modification, the Borrower will comply with all of the covenants, agreements, and requirements of the Note and the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument.
5. Nothing in this Modification shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument will remain unchanged and in full effect, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Modification.
1. If one or more riders are executed by the Borrower and recorded together with this Modification, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Modification as if the rider(s) were a part of this Modification.

[Check applicable box(es)]

1-4 Family Rider - Assignment of Rents

Modification due on transfer rider

[To be signed by all Borrowers, endorsers, guarantors, sureties, and other parties signing the Note or Security Instrument].

IN WITNESS WHEREOF, Borrower and Lender have executed this Agreement.

SOVEREIGN BANK, N.A.

Successor to

Kathleen M. Koslesky
Kathleen M. Koslesky, Vice President

COMMONWEALTH OF PENNSYLVANIA, BERKS COUNTY SS:

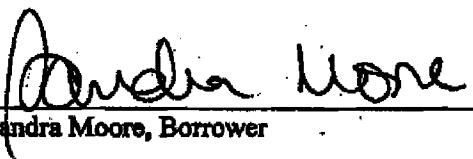
On this, the 1 day of June, 2012, before me, a Notary Public, personally appeared Kathleen M. Koslesky, Vice President, who acknowledged herself to be the Vice President of Sovereign Bank, N.A., a corporation, and that she as such Vice President, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing the name of the Corporation by herself as Vice President.

Heatherly A. Meara
NOTARY PUBLIC

COMMONWEALTH OF PENNSYLVANIA

Notary Seal
Heatherly A. Meara, Notary Public
City of Reading, Berks County
My Commission Expires May 25, 2013
Member, Pennsylvania Association of Notaries

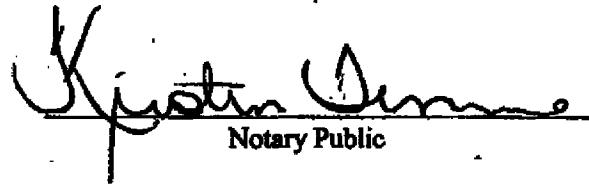
[BORROWER SIGNATURE PAGE]



Sandra Moore, Borrower

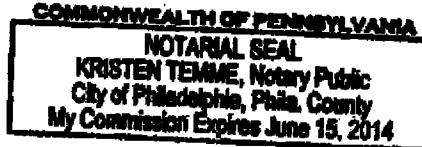
STATE OF Pennsylvania
COUNTY OF Philadelphia

On this, the 1 (day) of June (month), 2012, before me, the undersigned, a Notary Public, in and for said state, personally appeared Sandra Moore, Borrower, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.



Kristen Temme
Notary Public

Original



ERROR AND OMISSIONS/COMPLIANCE AGREEMENT

The undersigned Borrower(s) for and in consideration of the Loan Modification Agreement offered by Lender, its successors and/or assigns in the amount of \$93,187.69, modifying the original Promissory Note secured by a Security Instrument dated July 31, 2007 agrees to fully cooperate with any reasonable requests made by Lender, or its agent, to correct typographical errors in the Loan Modification Agreement enabling Lender to sell, convey, guarantee or obtain insurance for any investor or institution, including but not limited to, the Federal National Mortgage Association, the Government National Mortgage Association, the Federal Home Loan Mortgage Corporation, the Department of Housing and Urban Development, the Department of Veterans Affairs, or any municipal bonding authority, to ensure enforceability of the Loan Modification Agreement. Requests may include, but are not limited to, all changes, corrections, re-execution or modification of any document related to such loan, as may be required.

The undersigned will comply with all requests within thirty days from the date they are made by Lender or its agent. If the Borrower(s) fail to meet his/her/their obligations, Borrower(s) acknowledge liability for all costs including, but not limited to, actual expenses, legal fees, court costs, and marketing expenses incurred by Lender to enforce its rights under the Loss Mitigation Agreement.

Dated effective this 1 (day) of June (month), 2012

Sandra Moore

Sandra Moore, Borrower

Philadelphia County SS:

STATE OF Pennsylvania
COUNTY OF Philadelphia

On this, the 1 (day) of June (month), 2012, before me, the undersigned, a Notary Public, in and for said state, personally appeared Sandra Moore, Borrower, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.

Kristen Temme
Notary Public

